

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number: 10/611,482
Filing Date: July 1, 2003
Applicant(s): Eduardo Pretell, David Bruggeman and Yunlong Xue
Entitled: METHOD AND SYSTEM FOR DETERMINING OPTIMAL
LOAN OPTIONS
Examiner: Apple, Kirsten S.
Group Art Unit: 3624
Attorney Docket No.: 62.726U

Mail Stop Amendment
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

In response to the Official Action mailed February 20, 2008, Applicant(s) hereby submit the following remarks and request for reconsideration.

REMARKS

Claims 1-53 remain in the application. Claim 1 is an independent Claim from which Claims 2 through 19 depend. Claim 20 is an independent Claim from which Claims 21 through 34 depend. And Claim 35 is an independent Claim from which Claims 36 through 53 depend.